

**FLOODSMART.GOV**

An official site of the National Flood Insurance Program

High Risk Premium Table: Non-Residential

Rates Effective May 1, 2007

HIGH RISK PREMIUM TABLE: NON-RESIDENTIAL

Premiums for ZONES A, AE, A1-30, AO, AH (Pre-FIRM)

These premiums are based on a non-residential, one floor, no basement building with a standard \$500 deductible.³

Your premium may be even lower if your community participates in the Community Rating System (CRS).⁴

Building & Contents ¹		Building Only ¹		Contents Only ¹	
Coverage	Annual Premium ²	Coverage	Annual Premium ²	Coverage	Annual Premium ²
\$ 100,000/50,000	\$ 1,827	\$ 50,000	\$ 541	\$ 50,000	\$ 881
200,000/100,000	3,581	100,000	977	100,000	1,731
300,000/200,000	5,606	200,000	1,880	200,000	2,822
400,000/300,000	7,370	300,000	2,814	300,000	3,651
500,000/400,000	9,119	400,000	3,749	400,000	4,481
500,000/500,000	9,948	500,000	4,668	500,000	5,310

¹ Includes a Federal Policy Fee of \$30 and ICC Premium.

² Includes a Federal Policy Fee of \$30 only.

³ Higher deductible limits are available, up to \$50,000 for Non-Residential properties.

⁴ The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.